Certificate Number: 15111-PAE-DE-028850928

Bankruptcy Case Number: 12-13575



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 2, 2017, at 5:36 o'clock PM EST, Kelly A Mullan completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 2, 2017 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education